

## Notice of Default

**To:**

James Bigelow aka James A. Bigelow  
10018 Cascadian Avenue Southeast  
Yelm, WA 98597

Carolyn Bigelow aka Carolyn G. Bigelow  
aka Carolyn G. Willey aka Carolyn G. Asbell  
10018 Cascadian Avenue Southeast  
Yelm, WA 98597

Regarding the real property "Property" located at:

**Property Address:**

10018 Cascadian Avenue Southeast  
Yelm, WA 98597

**If you are the owner of this property and you occupy it as your residence, you should take care to protect your interest in your home. This notice of default (your failure to pay or otherwise perform) is the first step in a process that could result in you losing your home. You should carefully review your options. For example:**

**Can you pay and stop the foreclosure process?**

**Do you dispute the failure to pay?**

**Can you sell your property to preserve your equity?**

**Are you able to refinance this loan or obligation with a new loan or obligation from another lender with payments, terms, and fees that are more affordable?**

**Do you qualify for any government or private homeowner assistance programs?**

**Do you know if filing for bankruptcy is an option? What are the pros and cons of doing so?**

**Do not ignore this notice; because if you do nothing, you could lose your home at a foreclosure sale. (No foreclosure sale can be held any sooner than ninety days after a notice of sale is issued and a notice of sale cannot be issued until thirty days after this notice.) Also, if you do nothing to pay what you owe, be careful of people who claim they can help you. There are many individuals and businesses that watch for the notices of sale in order to unfairly profit as a result of borrowers' distress.**

**You may feel you need help understanding what to do. There are a number of professional resources available, including home loan counselors and attorneys, who may assist you. Many legal services are lower-cost or even free, depending on your ability to pay. If you desire legal help in understanding your options or handling this default, you may obtain a referral (at no charge) by contacting the county bar association in the county where your home is located. These legal referral services also provide information about lower-cost or free legal services for those who qualify. You may contact the Department of Financial Institutions or the statewide civil legal aid hotline for possible assistance or referrals.**

**A) Property description:**

Lot 28 of Oakridge, according to the plat thereof recorded March 9, 2006 under Auditor's File No. 3813776. In Thurston County, Washington.

**B) Deed of Trust information:** Thurston County Auditor's File No.: 3922368; Recording Date: 04/27/07

**C) Declaration of payment default:** The beneficiary declares you in default for failing to make payments as required by your note and deed of trust.

EXHIBIT NO. 3  
1 OF 3

**D) Itemized account of the arrearages:**

Delinquent monthly payments beginning with the 11/01/11 installment.	\$11,619.37
Late charges:	\$0.00
Lender's Fees and Costs	\$226.00
Trustee's fees	\$475.00
Costs	
Title report (estimate)	\$946.08
Recording	\$15.00
Certified mail	\$20.00
Posting	\$70.00
Sale Costs	\$0.00
<b>Total arrearages and costs due today</b>	<b>\$13,371.45</b>

**E) Itemized account of all other specific charges, costs or fees that grantor or borrower is or may be obliged to pay to reinstate the deed of trust before the recording of the notice of sale.**

Additional monthly payment	\$1,659.91
Additional late charge	

**F) Amount required to cure payment defaults before notice of sale recorded:** \$15,110.77

In addition, grantor or borrower must timely cure all other defaults before the note and deed of trust are deemed reinstated.

*Payments and late charges continue to accrue and additional advances may be made. The sums stated above are estimates only. Before attempting to reinstate the loan, call us at 425-586-1900 to learn the exact amounts of monetary defaults and actions required to cure possible other defaults.*

**G) Effect of failure to cure:** Failure to cure all alleged defaults within 30 days of mailing/personal service of this notice may lead to recordation, transmittal and publication of a notice of sale and the Property may be sold at public auction no less than 120 days from the date of this notice.

**H) Effect of recording, transmitting and publication of the notice of sale:** The effect of the recordation, transmittal and publication of the notice of sale will be to (i) increase the costs and fees and (ii) publicize the default and advertise the Property for sale.

**I) Effect of sale of the Property:** The Trustee's sale of the Property will deprive the borrower, grantor and any successor in interest of all their interest in the Property.

**J) Recourse to courts:** The borrower, grantor, any guarantor or any successor in interest has recourse to the courts pursuant to RCW 61.24.130 to contest the default(s) on any proper ground.

**K) Contact Information for Note Owner and Loan Servicer.**

The owner of the note is Federal National Mortgage Association (Fannie Mae), whose address is:

Fannie Mae  
3900 Wisconsin Avenue  
Washington DC 20016

The loan servicer for this loan is Green Tree Servicing LLC, whose address and telephone number are:

7360 South Kyrene Road, T-208  
Tempe, AZ 85283

EXHIBIT NO. 3  
2 OF 3

877-337-4141

**L) Notice pursuant to the Federal Fair Debt Collection Practices Act:** IF YOU HAVE RECEIVED A DISCHARGE OF THE DEBT REFERENCED HEREIN IN A BANKRUPTCY PROCEEDING, THIS LETTER IS NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR PAYMENT OF THAT DEBT. IN THE EVENT YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, ANY ACTION TO ENFORCE THE DEBT WILL BE TAKEN AGAINST THE PROPERTY ONLY. If you are the consumer who originally contracted the debt or if you assumed the debt, then you are notified that:

1. As of the date of this notice you owe \$245,934.21. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check. For further information, write to the address provided in Section 6 below or call us at 425-586-1900.
2. The creditor to whom the debt is owed Green Tree Servicing LLC.
3. Unless within 30 days after receipt of this notice you dispute the debt or any portion of it, we will assume the debt to be valid. The Fair Debt Collection Practices Act does not require that we wait until 30 days from the date you receive this letter before initiating foreclosure proceedings.
4. If you notify us within 30 days after receipt of this notice that you dispute the debt or any part of it, we will request that the creditor obtain verification of the debt and mail it to you.
5. If you request within 30 days after receipt of this notice, we will request that the creditor provide you with the name and address of the original creditor, if different from the current creditor.
6. Written requests should be addressed to Northwest Trustee Services, Inc., Post Office Box 997, Bellevue, WA 98009-0997.

**Dated: May 10, 2012**

Green Tree Servicing LLC  
By Northwest Trustee Services, Inc., its duly authorized agent

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

**NORTHWEST TRUSTEE SERVICES, INC.  
P.O. BOX 997  
BELLEVUE, WA 98009-0997**

**File No:** 7042.26476  
**Matter:** Bigelow, James and Carolyn  
**Client:** Green Tree Servicing LLC

**NANCI LAMBERT  
425-586-1900  
FAX 425-586-1997**

EXHIBIT NO. 3  
3 OF 3